

### **I. AMENDMENTS TO THE SPECIFICATION**

Please replace the paragraph beginning at page 2, line 28, which starts with "A deficiency with the above-described systems" with the following amended paragraph:

A deficiency with the above-described systems for the ~~payment~~ electronic payment of invoices is that they are ill suited to certain business-to-business environments. In a typical business setting, it is not uncommon for several people to be involved at different stages in the handling of an invoice such as, for example, a division manager, a clerk in the accounts payable department and the manager of the accounts payable department. In these situations, the invoice is typically printed at the division manager's office, approved by the division manager and forwarded by internal mail (or e-mail) to the accounts payable department where one or more individuals authorize the payment to be made. This process is time consuming and often results in delays in the payment of an invoice.

Please replace the paragraph beginning at page 5, line 10, which starts with "Advantageously, this allows" with the following amended paragraph:

Advantageously, this allows ~~the order in which~~ the stages of the invoice handling process to be effected in a desired order, namely the invoice has to be approved prior to being authorized.

Please replace the paragraph beginning at page 5, line 24, which starts with "In a specific example of implementation" with the following amended paragraph:

In a specific example of implementation, the invoice is electronically transmitted over a network. In a first non-limiting example of implementation, the invoice is transmitted via e-mail to the first and second users at the customer

entity. In this implementation, the invoice is provided as a data structure including an approval field and an authorization field, the approval and authorization fields being modifiable by the first and second users respectively. In a non-limiting example, a field is provided allowing the second user to provide payment remittance information including credit card information, an authorization to debit a bank account, wire transfer information, direct deposit information or an indication that a check will be mailed.

Please replace the paragraph beginning at page 12, line 9, which starts with "The customer computing system 150" with the following amended paragraph:

The customer computing system 150 comprises a plurality of computing units 112, 114, each associated to a respective user 108, 110. The computing units 112, 114 are generally in the form of personal computers, although other types of computing units may be used including laptops, notebooks, hand-held computers, set top boxes, and the likes. The plurality of computing units 112, 114 may be connected to one another over an Intranet or may be stand-alone computing units. Each of the computing units 112, 114 is provided with a connection to the network 106. The connection may be a permanent connection through a server at the customer's premises, or alternatively, a given computing unit may occasionally connect to the network 106 through the use of a dial-up connection using suitable devices such as a modem for example. For the purpose of simplicity, the example described herein below considers a customer computing system 150 including two customer computing units 112 and 114, ~~each being~~ respectively associated to a first user 108 and a second user 110. It will be readily appreciated that a customer computing system 150 including in excess of two customer-computing units remains within the invention.

Please replace the paragraph beginning at page 17, line 1, which starts with

"As another variant" with the following amended paragraph:

As another variant, the system provides a plurality of levels of permission. For example, regarding approval privileges, a first user at the customer site is permitted to approve invoices of up to a first amount limit; a second person is permitted to approve invoices of up a second amount limit, the second amount limit being higher than the first amount limit; a third person is permitted to approve invoices of up a third amount limit, the third amount limit being greater than the second amount limit; and so on. Similarly, a plurality of levels of permissions may be provided for the other stages of the invoice handling process. The number of levels of permissions may vary from one customer to the other without detracting on the spirit of the invention and will generally be determined on the basis of the organizational style of the customer entity. Advantageously, the use of a plurality of levels of permissions allows the invoice presentment and payment remittance system to be better suited to large business environments. More specifically, it is common in large business environments to delegate to senior administrators the responsibility of approving invoices for small expenses such as paper supplies for example. Larger expenses however generally require the authorization of a director or vice president in a business. This feature permits the two systems to be integrated such as to automatically differentiate between the two levels of permissions.

Please replace the paragraph beginning at page 21, line 27, which starts with "With reference to figure 4" with the following amended paragraph:

With reference to figure 4, at step 400, the biller computing system 116 generates an invoice at the biller entity. The invoice is stored in the invoice database 203 and is ~~association~~ associated with a customer account entry in the

customer database 202. The status data elements defining the processing stage of the invoice are also set at this stage. In a non-limiting example, the authorization status data element is indicative of an absence of payment authorization and the approval status data element is indicative of an absence of payment approval.

Please replace the paragraph beginning at page 28, line 25, which starts with "At step 411" with the following amended paragraph:

At step 411, the biller computing unit verifies if an invoice in the invoice database has been both approved and authorized. In the affirmative, the biller computing system 116 processes or waits for payment of the invoice in a conventional manner at step 412, on the basis of the payment instructions provided by the customer.